

Certificate Number: 17082-PAM-DE-028663987  
Bankruptcy Case Number: 16-04781



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on January 24, 2017, at 1:24 o'clock PM MST, KAREN G REIFENDIFER completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: January 24, 2017 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director